

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Patrick S. MCMONAGLE et al.)	
Serial No.:	10/711,550)	
Filed:	September 21, 2004)	Confirmation No. 5549
Group Art Unit:	3609)	
Examiner:	Hao Fu)	
Attorney Docket:	030848-000026)	
Title:	CENTRALIZED CHECK IMAGE STORAGE SYSTEM)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111

Sir:

This paper is being filed in response to the office action mailed October 1, 2007, having a reply due date of January 2, 2008. Applicants believe no additional fee is due at this time. Should Applicant be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the amendments and remarks contained herein.

Amendments to the Specification There are no amendments to the specification.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.